

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

IN RE: THOMAS C. & MONICA M. STEINHAGEN)
)
)
SAXON MORTGAGE SERVICES / DEUTSCHE BANK)
NATIONAL TRUST COMPANY, AS TRUSTEE FOR)
MORGAN STANLEY ABS CAPITAL I INC.,)
MSAC 2007-NC1,)
Creditor,)
)
vs.) CASE NO. 08B74097
) JUDGE MANUEL BARBOSA
THOMAS C. & MONICA M. STEINHAGEN,)
Debtor)
)

RESPONSE TO NOTICE OF PAYMENT OF FINAL MORTGAGE CURE

Now comes Saxon Mortgage Services / Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc., MSAC 2007-NC1, by and through its attorneys, Pierce & Associates, P.C., and hereby responds to the Notice of Payment of Final Mortgage Cure, stating as follows:

1. The Debtor is due for the February 1, 2009 contractual payment and all those thereafter.
2. The following is an itemization of fees and costs due on the loan as of November 25, 2009.

a. Attorney's Fees	\$250.00
b. Payments due: 2/09 - 2/09 = 1 @ \$536.92	
3/09 - 1/10 = 11 @ \$757.60 =	\$8,870.52
c. Property Inspections	\$9.50
Total	\$9,130.02

If no challenge to foregoing is made by motion filed with the court and served on the undersigned and the trustee within thirty days of this notice, Saxon Mortgage Services / Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc., MSAC 2007-NC1 rights to collect these amounts will remain unaffected.

Respectfully Submitted,
Saxon Mortgage Services / Deutsche
Bank National Trust Company, as
Trustee for Morgan Stanley ABS
Capital I Inc., MSAC 2007-NC1

/s/Lydia Y. Siu
Lydia Y. Siu
ARDC#6288604

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